ABSTRACT

The development of financial technology has undergone various revolutions to the point where fintech has developed to have various types and classifications. One example of a classification included in fintech is e-wallet. E-wallet is a type of financial storage in digital form which is now more popular and used by the public compared to mobile banking. E-wallets have started to be used and become popular since the Covid-19 pandemic, which has made these e-wallets increasingly known and growing. One of the biggest e-wallet brands in Indonesia is OVO. This research was conducted with the aim of knowing Interest in Using the OVO digital Payment Application by using the variables Perceived Ease of Use, Service Features, and Trust.

The type of quantitative research method used is descriptive causal research. Then the sampling technique used in this study is a nonprobability sampling technique and purposive sampling with 400 respondents. While the data analysis and testing techniques to be used are descriptive analysis, classical assumption test, and multiple linear regression analysis.

The results for descriptive analysis are Perceived Ease of Use of 83.9%, Service Features of 81.6%, Trust of 83.5%, and Interest in Use of 83.3%. The four variables are each included in the good category. Then the results of his research show that the variables Perceived Ease of Use, Service Features, Trust simultaneously and partially have a significant effect on Interest in Using the OVO Digital Payment Application.

Keywords: Financial Technology, Perceived Ease of Use, Service Features, Trust, Interest in Usage